

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	
	§	
STEWART, LISA F	§	Case No. 09-30636
STEWART, CRAIG A	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that THOMAS E. SPRINGER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT
219 S. DEARBORN STREET
CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 05/30/2013 in Courtroom 240,

United States Courthouse
Old Kane County Courthouse
100 S. Third Street, Geneva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
STEWART, LISA F § Case No. 09-30636
STEWART, CRAIG A §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 68,717.86
and approved disbursements of \$ 49,417.07
leaving a balance on hand of¹ \$ 19,300.79

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: THOMAS E. SPRINGER, TRUSTEE	\$ 6,685.89	\$ 0.00	\$ 6,685.89
Attorney for Trustee Fees: Thomas E. Springer	\$ 6,015.00	\$ 0.00	\$ 6,015.00
Accountant for Trustee Fees: Alan S. Horewitch, CPA	\$ 2,547.50	\$ 0.00	\$ 2,547.50
Other: INTERNATIONAL SURETIES, LTD.	\$ 31.83	\$ 31.83	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 15,248.39

Remaining Balance \$ 4,052.40

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 270,330.68 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
8	Marion Stewart	\$ 270,330.68	\$ 0.00	\$ 4,052.40

Total to be paid to priority creditors \$ 4,052.40

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 103,835.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Chase Bank USA, N.A.	\$ 27,363.02	\$ 0.00	\$ 0.00
2	Chase Bank USA, N.A.	\$ 24,009.73	\$ 0.00	\$ 0.00
3	Chase Bank USA, N.A.	\$ 6,136.39	\$ 0.00	\$ 0.00
4	Chase Bank USA, N.A.	\$ 10,048.21	\$ 0.00	\$ 0.00
5	Advantage Assets, Inc	\$ 4,175.12	\$ 0.00	\$ 0.00
6	Fia Card Services, NA/Bank of America	\$ 11,692.36	\$ 0.00	\$ 0.00
7	Fia Card Services, NA/Bank of America	\$ 20,410.85	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors	\$ <u>0.00</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Thomas E. Springer

Trustee

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Lisa F Stewart
 Craig A Stewart
 Debtors

Case No. 09-30636-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lkorotko
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 29

Date Rcvd: May 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2013.

db #+Lisa F Stewart, 1518 Triple Crown Ct, Saint Charles, IL 60174-5815
 jdb #+Craig A Stewart, 1518 Triple Crown Ct, Saint Charles, IL 60174-5815
 aty +Colleen M McLaughlin, Law Offices of Colleen M. McLaughlin, 1751 S Naperville, Suite 209, Wheaton, IL 60189-5896
 14341853 +Advanced Pain & Anestheisa PC, 2198 Paysphere Circle, Chicago, IL 60674-0021
 15136235 +Advantage Assets, Inc., 7322 Southwest Frwy, Suite 1600, Houston, TX 77074-2134
 14341854 +Aes/chase Bank, 1200 N 7th St, Harrisburg, PA 17102-1419
 14341855 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 14341857 +Bank One/Chase, 8333 Ridgepoint Dr, Irving, TX 75063-5812
 14341858 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091)
 14341859 +Capital One, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
 14341860 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 14341863 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 14892703 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14638646 Children's Memorial Hospital, 75 Remittance Drive, Ste. 92611, Chicago, IL 60675-2611
 14341864 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170
 14638647 Delnor Community Hospital, Payment Procoessing Center, Po Box 88055, Chicago, IL 60680-1055
 14461028 +Dennis Brebner & Associates, 860 Northpoint Blvd, Waukegan, IL 60085-8211
 14341866 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton, Houston, TX 77081-1108
 14638648 Genesis Orthopedics & Sports Medici, Po Box 479, Winfield, IL 60190-0479
 14638649 Kurt W. Raack, MS, DDS, PC, 2700 Lesomonger Rpad, Ste A, Geneva, IL 60134
 14341868 +Ltd Financial Services, 7322 Southwest Freeway Ste 1600, Houston, TX 77074-2134
 17510443 #+Marion Stewart, 3N512 Curling Pond Ct, Elburn, IL 60119-8852
 14341869 Marion Stewart, Curling Pond Ct., Elburn, IL 60119
 14638650 +Orthopedic & Spine Surgery Assoc., 2350 Royal Blvd., Suite 200, Elgin, IL 60123-4718
 14341870 +R & B Receivables Mana, 860 Northpoint Blv, Waukegan, IL 60085-8201
 14341871 +Stith Oral & Maxillofacial Surgery, 1131 Randall Court, Geneva, IL 60134-3911
 14461029 +Valley Emergency Care, Po Box 9030, Wheeling, IL 60090-9030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14341865 +E-mail/PDF: mrdiscen@discoverfinancial.com May 07 2013 06:32:52 Discover Fin Svcs LLC, Po Box 15316, Wilmington, DE 19850-5316
 15226770 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 07 2013 03:16:28 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Dorothy O'Brien
 aty Thomas E. Springer
 14341856* +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 14341861* +Chase, Po Box 15298, Wilmington, DE 19850-5298
 14341862* +Chase, Po Box 15298, Wilmington, DE 19850-5298
 14341867 ##+Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985, Bridge Water, NJ 08807-0985

TOTALS: 2, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: lkorotko
Form ID: pdf006

Page 2 of 3
Total Noticed: 29

Date Rcvd: May 06, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: lkorotko
Form ID: pdf006

Page 3 of 3
Total Noticed: 29

Date Rcvd: May 06, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2013 at the address(es) listed below:

James A Young on behalf of Joint Debtor Craig A Stewart jyoung@youngbklaw.com,
Sarai@youngbklaw.com;ylara@youngbklaw.com
James A Young on behalf of Debtor Lisa F Stewart jyoung@youngbklaw.com,
Sarai@youngbklaw.com;ylara@youngbklaw.com
Michael J Kalkowski on behalf of Creditor U.S. Bank National Association as Trustee
mkalkowski@fisherandshapirolaw.com, BK_IL_Notice@fisherandshapirolaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Thomas E Springer on behalf of Trustee Thomas E Springer tspringer@springerbrown.com,
tspringer@ecf.epiqsystems.com;jkrafccisin@springerbrown.com
Thomas E Springer on behalf of Accountant Alan Horewitch tspringer@springerbrown.com,
tspringer@ecf.epiqsystems.com;jkrafccisin@springerbrown.com
Thomas E Springer tspringer@springerbrown.com,
tspringer@ecf.epiqsystems.com;jkrafccisin@springerbrown.com

TOTAL: 7